



A guide to FIDELITY NETBENEFITS®

Whether you're three months or three decades away from retirement, Fidelity NetBenefits® can help you get ready. It's quick and easy. Just log on any time you choose* to access your accounts, manage your portfolio, and much more.

NetBenefitsSM makes managing your retirement accounts as simple as possible. Chances are that after just a few visits you'll be familiar with how to use the site effectively. If you're new to NetBenefits, you'll find this guide helpful in

walking you through key features and how to use them:

- Log on and explore, starting with the Home page.
- Review your portfolio in a snap.
- View your accounts, then take action.
- Assess your retirement readiness with robust planning tools and learning resources.





> Get started

> Monitor your portfolio

> View and act

> Plan and learn

explore ONLINE RESOURCES

The clean layout, simple language, and easy navigation of NetBenefits make managing your retirement benefits easier and faster.

To reach NetBenefits, simply log on to <http://netbenefits.fidelity.com> and click **Access My Benefits**. At the **login page** (not shown), simply enter your Social Security number or Customer ID and designate a six- to 12-digit/character personal identification number (PIN). A combination of digits and characters is recommended.

- 1 The **Home page** shows your balances and portfolio total for your retirement accounts. Click the highlighted account you wish to manage. You can also access any personal investing accounts you have with Fidelity Investments.

- 2 Use the **Quick Links** to access key account information more directly.
- 3 View your personal information, change how you receive your account statements, and more in one location with **Your Profile**.
- 4 Take the NetBenefits tour to learn more about managing your account and planning for retirement.

TIP Concerned about the privacy of your account balances? Use the Hide feature to help protect the dollar values from others' view.

THETA Log Out | Help | Customer Service

Home Savings & Retirement Your Profile

Annette Slater Tuesday, August 31, 2004

Welcome to NetBenefits™ for THETA

1 Savings & Retirement

Plan	TIP (Hide \$)
THETA SAVINGS PLAN	\$150,368.00
THETA NON QUALIFIED PLAN	\$60,000.00
Theta Stock Option Plan	\$120,800.00
Show other plans/accounts	
Total	\$331,168.00

• [Your Portfolio](#): View NetBenefits and Fidelity accounts.

• [Tools & Learning](#): Access the latest online workshops, tools, calculators, and educational content.

✚ [Savings & Retirement](#)

NetBenefits Working Better Than Ever

Check out the new NetBenefits!

- Cleaner, streamlined layout
- Faster access to information
- Simplified organization

[Take the Tour](#)

Your Profile

Manage your personal information

✚ [Your Profile](#)

Quick Links 2 Go

Market Update

[Market Update](#) chart

News

- [Take your retirement checkup](#)
- [Full View®](#)
- [Retirement Income Planner](#)

Site Highlights

- [Introducing the new NetBenefits – working better than ever](#)
- Now is a great time to check on your [retirement savings plan](#)
- Quarterly reminder: review your [asset allocation](#)

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For illustrative purposes only.


<http://netbenefits.fidelity.com>

- > Get started
- > Monitor your portfolio
- > View and act
- > Plan and learn

review YOUR INVESTMENTS

Get a better understanding of your investments with **Your Portfolio** on the **Savings & Retirement** tab.

- 1 View and access each of your workplace savings and personal investing accounts.
 - 2 Use **Portfolio Investments** for details of the investments in each of your accounts.
 - 3 Access third-party research with **Portfolio Research** to help you make more informed investment decisions.
 - 4 Explore **Portfolio Analysis** for a clearer picture of what you own. View your overall asset allocation and see how your portfolio compares with key market benchmarks.
 - 5 Take advantage of our broad range of planning tools and learning resources.
- TIP** Use **Name**, **Categorize**, or **Hide Accounts** to give an account a nickname, assign it to an existing group or one that you create, or hide Fidelity accounts with a zero balance.


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Savings & Retirement [Print This Page](#)

Your Portfolio

Your Portfolio provides an overview of your account(s), along with tools to manage your investments.

1 Accounts
2 Portfolio Investments
3 Portfolio Research
4 Portfolio Analysis

TIP [Name, Categorize, or Hide Accounts](#)

Retirement Accounts		
Theta Savings Plan 813456	\$150,386.00	Select Action
Annette's Brokerage Brokerage: Z123456	\$23,350.00	Select Action
Annette's Traditional IRA IRA: 3055311	\$27,254.00	Select Action
Total	\$200,972.00	

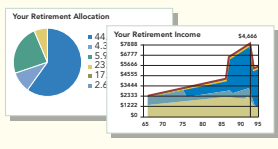
Stock Plans		
Theta Stock Option Plan Stock Option: 321654	\$120,800.00	Select Action
Total	\$120,800.00	

Totals	
Your Fidelity Accounts	\$321,771.00
Portfolio Total	\$321,771.00

Get the most out of NetBenefits Tools & Learning

Tools to help you plan:

- [Retirement Income Planner](#)



Graphs for illustrative purposes only.*

Our editors and experts provide the latest learning resources

- [Quarterly Market Perspective](#)
- [Fidelity e-Learning®: Savings Plan Workshop](#)

[Tools & Learning](#)

For illustrative purposes only.

- > Get started
- > Monitor your portfolio
- > View and act
- > Plan and learn

manage YOUR ACCOUNTS

NetBenefits makes it easy to view your accounts, then take action.

- 1 See graphic views of your account by Investments, Sources, or Asset Classes.
- 2 View your Personal Rate of Return, as well as a summary of your account activity from the start of the calendar year.
- 3 Check performance and quotes for each of your plan's investments. Research and compare any investment in your plan.
- 4 Get an online account statement for any time period within the previous 24 months.
- 5 Review and update the amount deducted from your paycheck.
- 6 Change how your future contributions are invested or move money between investments.

TIP Click into your "Message" box to check the status of fund transfers and for other important information about your account.

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Savings & Retirement >

Theta Savings Plan

- Messages

View

- Summary
- Performance and Research
- History
- Online Statement
- Plan Information and Documents

Act

- Payroll Deductions
- Change Investments
- Loans or Withdrawals
- Electronic Payments
- Dividend Elections

[Tools & Learning](#)

Summary
[Print This Page](#)

Account:

Data as of 07/15/2004

Current Balance \$150,368.00

Vested Balance \$120,294.00

You have an outstanding loan balance of \$2,000.00. This amount is not included in your Current Balance. [View existing loan\(s\)](#)

[View your current contributions](#)

1 Investments
Sources
Asset Classes
Year-to-Date Change
2

This view shows the investments that you hold within your plan. To view historical performance, click an investment.

Current Balance (%)	Investment	Current Balance (\$)
37.21%	ABC Asset Manager	\$43,559.36
22.84%	DEF International	\$30,597.49
13.35%	HIJ Intermediate Bond	\$23,238.93
11.84%	KLM Mid-Cap Stock	\$20,673.52
8.68%	NOP Dividend Growth	\$17,825.11
2.44%	QRS Large Cap	\$7,389.53
2.31%	TUV Money Market	\$7,084.06
100.00%		\$150,368.00

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- > Get started
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access PLANNING TOOLS AND LEARNING RESOURCES

Tools & Learning, centrally located on the Savings & Retirement tab and accessible from key locations throughout NetBenefits, has a broad range of planning tools and learning resources to help you manage various aspects of your personal finances.


- 1 Read timely feature articles on topics to help you manage your finances.
- 2 Take a self-paced workshop on topics ranging from college planning to tax law changes to investing for retirement.
- 3 Explore our suite of planning tools designed to help you get ready for retirement and other important goals.
- 4 Use any of the handy calculators that estimate your take-home pay, retirement health care expenses, mortgage payments, and more.

- 5 Find in-depth articles, authored by Fidelity and noted third-party experts, on a wide range of financial topics at *STAGES® Magazine*.

TIP Want to hear what our experts have to say about the stock market each quarter? Visit the Quarterly Market Perspective for an update.

Looking for more information about NetBenefits? Go to the **Home page** and take the guided tour.

Need assistance? Contact your plan's customer service number.


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[Savings & Retirement](#) >

Tools & Learning: Overview

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Tools & Learning

Overview

Tools

- Preparing for Retirement
- Investing for the Future
- Monitoring Your Total Finances

Learning

- Retirement Checkup
- e-Learning
- About Your Strategy
- About 401(k)s
- About Pensions
- Personal Investing
- STAGES® Magazine

Learning

1 Featured Articles

- [Key Provisions of the New Tax Act](#)
Read this before you start dreaming of how to spend your tax savings.
- [Quarterly Market Perspective:](#) **TIP**
An overview of fourth quarter market performance, as well as a year-end look at the 2003 market overall. [Listen and learn.](#)
- [Increasing Your 401\(k\) Contributions](#)
A little goes a long way.

Learning Focus

Are you looking to create or fine-tune your financial planning strategy? Feeling overwhelmed? [No More Excuses: Get Yourself On Track](#)

2 Fidelity e-Learning® Workshops

These interactive workshops and tutorials help you make the most of your retirement savings plan.

- [College Planning Workshop](#)
Education on saving for a college education, estimating college costs, and determining your potential needs.
- [Savings Plan Workshop](#)
Basic information you need to help you plan for your retirement savings.

[e-Learning Catalog](#)

Tools

4 Calculators

Use handy calculators to help plan different aspects of your overall savings.

- [Retirement calculators](#)
- [Calculators for your finances](#)

Featured Tool

What income can you expect in retirement?



Graphs for illustrative purposes only.*
Find out based on your actual savings with the [Retirement Income Planner](#).

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<http://netbenefits.fidelity.com>



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Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

*There is a maintenance period when some services may not be available.

To use NetBenefits you will need an Internet service provider and one of the following Web browsers: Microsoft Internet Explorer 4.01 or higher, or Netscape® 4.06 or higher.

Microsoft is a registered trademark of Microsoft Corporation. Netscape is a registered trademark of Netscape Communications Corporation.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

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